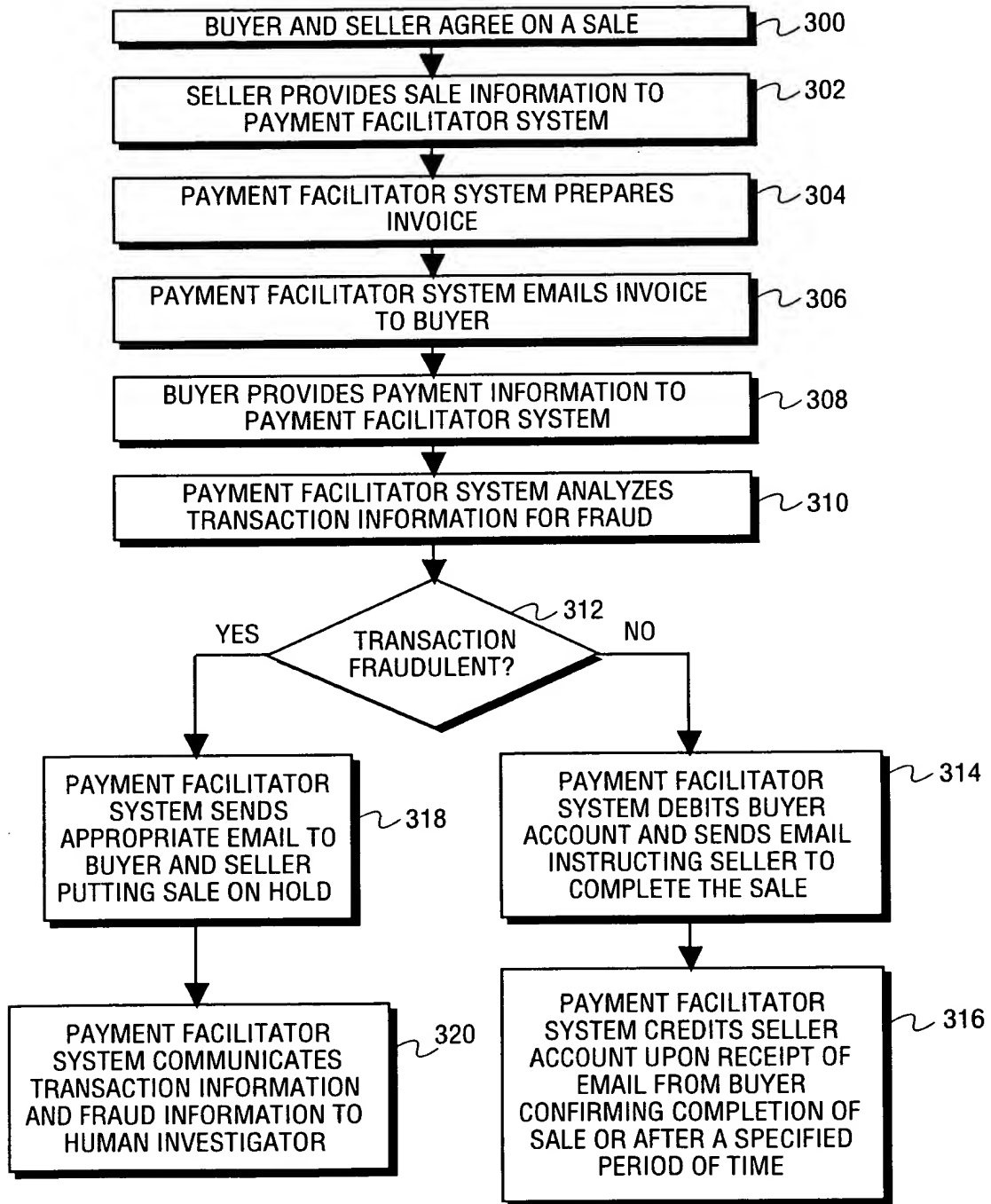


FIG. 2



**FIG. 3**

```

graph TD
    400[RECEIVE TRANSACTION INFORMATION] --> 402[PERFORM SIMPLE SCREENING]
    402 --> 404{IS TRANSACTION BLACK LISTED?}
    404 -- YES --> 410[REJECT TRANSACTION]
    404 -- NO --> 406[SEEK APPROVAL FROM FINANCIAL INSTITUTION]
    406 --> 408{TRANSACTION APPROVED?}
    408 -- NO --> 410
    408 -- YES --> 420[PERFORM RULE ANALYSIS ASSIGNING SCORES BASED ON RULE VIOLATIONS]
    420 --> 422{DOES SCORE TOTAL EXCEED THRESHOLD?}
    422 -- NO --> 440[ACCEPT TRANSACTION]
    422 -- YES --> 430[ROUTE TRANSACTION INFORMATION AND RULE VIOLATION INFORMATION TO HUMAN INVESTIGATOR]

```

